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**PAGES (INCLUDING COVER):**       16

**ORIGINAL TO FOLLOW IN MAIL:**   ☐ Yes ☒ No

**FROM**           **NAME:**                           Stephen T. Schreiner  
                  **DIRECT DIAL:**           202-955-1575

**MESSAGE**       **Re:**    Application Serial Number 09/325,536

Examiner Smith,

I greatly appreciate your assistance with this Amendment After Allowance ("Amendment"). If you have any questions, please do not hesitate to call. Otherwise, I hope you enjoy your Holidays.

We are filing the attached Amendment and the Substance of Interview today.

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 202 • 955 • 1500 .

**OPERATOR**

**DATE:**                                   December 21, 2004  
**TIME:**  
**CLIENT/MATTER NAME:**               Bank One  
**CLIENT/MATTER NO.:**               47004.000040

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Signature

Stephen T. Schreiner, Reg. No. 43,097  
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1. Substance of Interview Under 37 C.F.R. § 1.133 (2 pages)
2. Amendment After Allowance Under 37 C.F.R. § 1.133 (13 pages)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/325,536 Confirmation No.: 2934  
Applicant : Kevin BOYLE, et al  
Filed : June 4, 1999  
Title : **CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED  
PAYMENT OF CLUB, MERCHANT, AND SERVICE  
PROVIDER FEES**  
TC/Art Unit : 3625  
Examiner: : F. THOMPSON  
  
Docket No. : 47004.000040  
Customer No. : 21967

**Amendment After Allowance Under 37 C.F.R. § 1.312****MAIL STOP: ISSUE FEE**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir/Madam:

Applicant greatly appreciates the Notice of Allowance that was sent on November 23, 2004. In reviewing the allowed claims, Applicant has noted a few informalities that can be resolved by minor amendment. Applicant does not believe that the amendment affects the patentability of the claims or the bases for their allowability. Applicant respectfully requests that this amendment be entered prior to issuance.

If the Examiner has any questions regarding this filing, please do not hesitate to contact the undersigned. The proposed amendment is attached below beginning on page 2.